

**Amendments to the Specification:**

Please replace paragraph [0005] with the following amended paragraph:

[0005] In addition to external data 102, prior art debt collection processes used by many creditors also use internal data 104, which is data on a particular debtor that is collected by a creditor. Internal data 104 typically includes the debtor's ~~creditor's~~ payment history, his purchase history and contact history.

Please replace paragraph [0023] with the following amended paragraph:

[0023] External data 202 can include, but is not limited to the ~~debtors~~ debtor's:  
aforementioned credit score; income level; debt to income ratio or debt structure; life events and other demographic data (educational level, profession, address or region of the country where the debtor is located) bearing upon ability to pay for debt and which is data that can be lawfully supplied by, and collected from, third party credit reporting services such as those mentioned above. The external data acquisition step 202 is to acquire certain historical information, which by experience has been shown to be good indicator of whether future payments will be made by a debtor to his or her creditors.